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June 27, 2018

Hon. Nancy H. Lord
Bankruptcy Judge
United States Bankruptcy Court
Eastern District of New York
271 Cadman Plaza East
Brooklyn, New York

Re, BOYSIN RALPH LORICK, CYNTHIA THERESA LORICK (DEBTORS) (16-45645)
REDUCTION OF ANY DISBURSEMENT TO WELLS FARGO OR THEIR COUNSEL KILPATRICK
WARRANTED

Dear Judge Lord:

I am the counsel for the debtors and writing to request the Court to consider the following regarding Wells Fargo and its sub-servicer Waterstone Asset Management lack of accountability for the monies advanced by the debtors regarding their loan pertaining to the Real Property located at 3216 Coney Island, Brooklyn, NY 11235 (the "Property").

The debtor paid monies exceeding \$200,000 to the servicer, which are completely missing from any accounting. Attached is the some proof of payments. Detailed facts have been enumerated in the Rule 2004 examination filed today. Docket No. 280. At present we could only get proof of payments of 12 months (each payment of \$17,290.39). The payments were made in 2012 and 2013 after the so-called acceleration by the lender. The state court judgement, proof of claim etc. have not considered these payments. Thus, the debtors were deprived of the use of the money, nor were they given any reduction in principal sum for which they were improperly charged default interest rate of 16% (because the acceleration was itself in violation of the contractual provision to renew). Thus, the debtor are entitled to have a minimum of \$207484.68 along with an interest of minimum \$165987.75 (5 years at 16%), totaling \$373,472.44. Wherefore the fees claimed by Fargo and or Waterstone or its attorneys warrants a further reduction of minimum \$373,472.44 without prejudice to further rights of the debtors against them. There is no doubt at minimum a claim of conversion is made out against the servicers as the debtors were deprived of the benefit of that money. Thank you for your consideration.

Yours sincerely,

/s/ _____
Karamvir Dahiya